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Mandatory Vehicle Insurance

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George H. Ryan
Secretary of State

VEHICLE OWNERSHIP IMPLIES RESPONSIBILITY

The General Assembly permanently extended the Mandatory Insurance Law requiring that owners insure their motor vehicles for liability.

This law is one of the most significant consumer protection measures now on the books in Illinois. Because of it, a responsible, insured driver is far less likely to bear the expense of a crash with an uninsured motorist.

In addition to explaining Illinois' Mandatory Insurance Law, this brochure provides information for vehicle owners who have been involved in an accident with an uninsured motorist. As a vehicle owner or operator, you should understand your liability insurance responsibilities.

As Secretary of State, I urge fair and responsible conduct in owning and operating vehicles and encourage all Illinois motorists to operate their vehicles safely and courteously.

Please contact my office if you have any questions about insurance requirements to register a motor vehicle or other services offered.

George H. Ryan
Secretary of State

COMPLYING WITH THE LAW

You are in compliance with the law if you have vehicle liability insurance in the following minimum amounts:

- $20,000 for injury or death of one person in an accident;
- $40,000 for injury or death of more than one person in an accident;
- $15,000 for damage to property of another person.

Always carry your insurance card in your vehicle. You must show your insurance card upon request by any police officer.

Your insurance company will send you an insurance card, usually when your insurance policy is issued or renewed.

VEHICLES AFFECTED

Liability insurance is required for all motor vehicles that must display license plates and are being driven, including cars, vans, motorcycles, recreational vehicles, trucks and buses. Trailers are not required to have liability insurance.

ENFORCEMENT

The two methods of enforcement are:

(1) If you are stopped for a traffic violation or involved in an accident and issued a traffic ticket and then convicted in court for operating an uninsured vehicle, this conviction is submitted to the Secretary of State for a license plate suspension.

(2) If the computer randomly selects your vehicle license plate registration, you will receive an insurance verification form from the Secretary of State asking for the name of your insurance company and policy number. Your liability insurance coverage will be verified with the company you named. **If you did not have insurance on the verification date indicated on the form, or if you do not return the form with the infor-**

mation requested, your license plates will be suspended.

PENALTIES FOR VIOLATING THE LAW

You will face the following fines if arrested and convicted:

- Minimum $500 fine for operating an uninsured vehicle.
- Minimum $1,000 fine for operating a vehicle while its registration is suspended for no insurance.

The vehicle registration of **all** owners of uninsured vehicles are suspended for first-time offenders, until the reinstatement fee and proof of insurance are submitted. For repeat offenders, a four-month suspension must be served and a reinstatement fee must be paid with proof of insurance. Your vehicle **may not be driven by anyone** while its license plates are suspended.

REINSTATEMENT OF REGISTRATION

A vehicle's registration can be reinstated when the owner provides proof of insurance and pays the $100 reinstatement fee. Repeat offenders are required to serve a four-month suspension, pay the $100 fee and provide proof of insurance before being eligible for reinstatement.

RANDOM SAMPLE QUESTIONNAIRE

MANDATORY INSURANCE DIVISION — VEHICLE INSURANCE VERIFICATION FORM — OFFICE OF THE SECRETARY OF STATE

INSTRUCTIONS

1 Answer the question about insurance coverage on the verification date. If you mark "YES", print your insurance company name and policy number as it appears on your Illinois Insurance Card. If you mark "NO", explain why the vehicle was not insured on the verification date.

2 Return this form to the Office of the Secretary of State within 30 days of the verification date. Use the enclosed postage paid envelope. Failure to return this form will result in a notice of suspension.

3 More information about this reporting requirement is on the reverse of this form.

WAS THE DESCRIBED VEHICLE COVERED BY LIABILITY INSURANCE ON THIS DATE? →

YES [X] NO [ ] IF NO, EXPLAIN: _____

INSURANCE CO. NAME (Do not list agency)
XYZ Insurance Co.

POLICY NUMBER
12-345-678-90

OFFICE USE ONLY

VERIFICATION DATE 12/01/94

D.L.: P000-0000-0000

PLATE NUMBER: ABC123
VIN: 1P3B26P7J1135820
MAKE: MERCURY YR: 88

OFFICE USE: R94-154-046A

JOHN Q. PUBLIC
777 W. MAIN
HOMETOWN, IL 62000

I affirm that the statements made are true and correct to the best of my knowledge.

SIGN HERE X John Q. Public (OWNER'S SIGNATURE) 12/6/94 (DATE)

X _____ (CO-OWNER'S SIGNATURE) _____ (DATE)

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IF YOU ARE INVOLVED IN AN ACCIDENT

An accident report form must be filed with the Illinois Department of Transportation (IDOT) if the damages are in excess of $500 or if injuries resulted from the accident.

The Safety Responsibility Law requires at-fault uninsured motorists to pay for the damages they cause or face license plate and driver's license suspensions.

Administration of the Safety Responsibility Law is initiated in the Accident Records Section of IDOT. Inquiries may be directed to:

Illinois Dept. of Transportation
Accident Records Section
3215 Executive Park Drive
Springfield, Illinois 62766

or call: (217) 782-4516

The Secretary of State's office does not maintain insurance information for all registered motor vehicles. Insurance information is available only from the motorist involved in the accident or from the report filed with the Department of Transportation.

PURCHASING INSURANCE

See an insurance agent to buy liability insurance for your vehicle. Some companies do not sell insurance to vehicle owners who had been driving uninsured. If you have problems buying insurance, ask your insurance agent about the Illinois Automobile Insurance Plan.

Under Illinois law, minimum limit vehicle liability insurance policies automatically include uninsured motorists coverage in an amount equal to the

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minimum requirements imposed by law for bodily injury or death. This is to ensure coverage if in fact you are involved in an accident with an Illinois driver who has chosen not to be in compliance with the law or with an out-of-state driver who is uninsured.

State law does not require you to carry collision, comprehensive, medical payment or uninsured property damage coverage.

The Illinois Department of Insurance regulates insurance companies, insurance agencies and insurance agents. They maintain a consumer services division that will answer any questions you might have about auto insurance as well as all other types of insurance. If you have questions about insurance or wish to file a complaint, you may do so by writing or calling:

Illinois Department of Insurance
Consumer Services Division
320 W Washington Street, 4th Floor
Springfield, Illinois 62767

(217) 782-4515

FOR MORE INFORMATION

If you have additional questions about Illinois' Mandatory Insurance Law, contact:

Office of the Secretary of State
Mandatory Insurance Division
501 South 2nd Street
Room 429
Springfield, Illinois 62756-7000

or call: (217) 524-4946

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